

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

Privacy: What You Do Know Can Protect You

Our economy generates an enormous amount of data. Most users of that information are from honest businesses — getting and giving legitimate information. Despite the benefits of the information age, some consumers may want to limit the amount of personal information they share. And they can: More organizations are offering people choices about how their personal information is used. For example, many feature an “opt-out” choice that limits the information shared with others or used for promotional purposes. When you “opt-out,” you may cut down on the number of unsolicited telemarketing calls, promotional mail and spam e-mails that you receive. Learn more about the options you have for protecting your personal information by contacting the following organizations.

Credit Bureaus

The credit bureaus offer a toll-free number to call to “opt-out” of having pre-approved credit offers sent to you for two years. Call 1-888-5-OPTOUT (567-8688) for more information.

In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes. Write your own letter or use the sample letter to limit the amount of information the credit bureaus will share about you. Send your letter to the three major credit bureaus:

Equifax, Inc.
Options
PO Box 740123
Atlanta, GA 30374-0123
www.equifax.com

Experian
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013
www.experian.com

TransUnion
Marketing List Opt Out
PO Box 97328
Jackson, MS 39288-7328
www.transunion.com

Department of Motor Vehicles

The Drivers Privacy Protection Act forbids states from distributing personal information to direct marketers. It allows sharing of personal information with law enforcement officials, courts, government agencies, private investigators, insurance underwriters and similar businesses. Check with your state DMV to learn more, or visit www.ftc.gov/privacy/protect.htm#Motor

Direct Marketers

The Direct Marketing Association offers the Mail and Telephone Preference Services, which allow you to opt out of receiving direct mail marketing and telemarketing calls from many national companies for five years.

When you register with these services, your name will be put on a “delete” file that is updated four times a year and made available to direct-mail and telephone marketers. Two to three months after your name is entered into the quarterly file, you should notice a decrease in the number of solicitations you receive. However, your registration will not stop mailings or calls from organizations not registered with the DMA’s Mail and Telephone Preference Services.

To have your name deleted from many direct mail or telemarketing lists, write your own letter or use the sample letter. Mail it to the following addresses:

For direct mail marketing:

Direct Marketing Association
Mail Preference Service
PO Box 9008
Farmingdale, NY 11735-9008

OR

Preference Service Manager
Direct Marketing Association
1120 Avenue of the Americas
New York, NY 10036-6700.

Or go online at <http://www.the-dma.org/consumers/offmailinglist.html>

For telemarketing:

Direct Marketing Association
Telephone Preference Service
PO Box 9014
Farmingdale, NY 11735-9014

OR

Preference Service Manager
Direct Marketing Association
1120 Avenue of the Americas
New York, NY 10036-6700

Or fax to: 212-790-1427; or go online at: <http://www.the-dma.org/consumers/offtelephonestlist.html>

In addition, some states maintain their own “Do Not Call” lists. For more information visit <http://www.the-dma.org/government/donotcalllists.shtml>

For E-mail:

The DMA recently launched a new EMail Preference Service to help you reduce unsolicited commercial emails. To “opt-out” of receiving unsolicited commercial email, use the Direct Marketing Association’s online form at www.e-mps.org. Your online request will remain effective for one year.

For More Information

To learn more about more about privacy issues and how they affect your life and the decisions you may make in the marketplace, visit www.consumer.gov/ncpw.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, call toll-free, 1-877-FTC-HELP (382-4357), or use the complaint form at www.ftc.gov. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Credit Bureaus: Sample Opt-Out Letter

Be sure to send your letter to ALL three credit bureaus.

Options
Equifax, Inc.
P.O. Box 740123
Atlanta, GA 30374-0123

Experian
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013

TransUnion Corporation's
Name Removal Option
P.O. Box 97328
Jackson, MS 39288-7328

Date

To whom it may concern:

Please remove my name from your marketing lists. Here is the information you have asked me to include:

FIRST, MIDDLE & LAST NAME

(List all name variations, including Jr., Sr., etc.)

CURRENT MAILING ADDRESS

PREVIOUS MAILING ADDRESS

(Fill in your previous mailing address if you have moved in the last 6 months.)

Note: not required by Equifax and Experian.

SOCIAL SECURITY NUMBER

Note: not required by Experian.

DATE OF BIRTH

Note: not required by Equifax and Experian.

Thank you for your prompt handling of my request.

SIGNATURE

Use this page to record information about your personal financial records, like your credit card account numbers and toll-free customer service lines; your savings and checking accounts and the branch that holds your accounts; the name, phone number and address of your lawyer; your Social Security number; your health and life insurance policies; where important papers are kept, such as your will, deed to your house, and title to your car. Keep this information in a safe place. Make sure someone you trust knows about this list in case of emergency.

To learn more about household recordkeeping, check out the following materials:

Keeping Family/Household Records

http://www.pueblo.gsa.gov/cic_text/money/keeprecords/keeprecords.htm

Where to Write for Vital Records

http://www.pueblo.gsa.gov/cic_text/misc/vital-records/w2welcom.htm



January 2002